

operable to effectuate a communication link, here indicated at 68, with the Internet backbone 66. A payment server 72 is also shown to be connected to the Internet backbone. The payment server includes payment account depository, of which a single payment account depository 74 is illustrated in Figure 1. A communication path is thereby formable between the recipient mobile terminal and the payment server by way of the Internet backbone. Again, while not separately shown, the connector 24 of the provider mobile terminal 14, in one implementation, also permits connection of the mobile terminal 14 with the Internet backbone. In the exemplary implementation, the payment server is a computer that runs payment software and is connected to a public network, such as the Internet. A payment server may be operated for example by a credit card company, by a bank, or by a service portal, such as an Internet game site. The payment server itself is usually further connected to the computer system of a credit card company or a bank. The essential function of a payment server is that it can either perform an electronic financial transaction with a mobile terminal or mediate such a transaction between a mobile terminal and a financial institute, such as a bank.

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Please cancel the paragraph extending between lines 14 and 19 of page 11 and substitute therefor the following substitute paragraph: